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EFFECTIVENESS OF E-CRM IN COMMERCIAL BANK: A REVIEW

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ABSTRACT:

Customer is the king in the kingdom of marketing and banking domain has no exception to it. In this era of digital economy the focus of product differentiation shifted to value creation and relationship marketing. CRM is a critical business strategy in gaining competitive advantages. The concept of CRM when seen in the context of e- business it translates into e- CRM which deals with managing customer interactions over the web

The customer relationship management (CRM) is a vital function of customer oriented marketing. The aim of E-

CRM is to improve customer service, develop a relationship and retain valuable customer. E-CRM is concerned for many organizations specially banking sector.

The aim of this paper is to investigate how commercial bank uses E-CRM tool to maintain their customer relationship by using internet and benefit derived by using E-CRM tool and how successfully this tool is implemented in commercial bank. It also provides important insight to gain a better understanding of benefits of E-CRM to its customer.

KEYWORDS: CRM, E-CRM, Customer Loyalty, Analytical CRM, Operational CRM.

1. INTRODUCTION

Customer relationship management (CRM) has its roots in relationship marketing which supports the proposition that a firm can boost its profitability by establishing long term relationships with its customers.

According to Shan and Lee Electronic Customer Relationship expands the traditional customer Relationship Management techniques by integrating technologies of new electronic

channels such as web wireless and voice technologies and combines them with e- business application into the overall enterprise customer Relationship Management strategy They further say "the ability to capture, integrate and distribute data gained at the organization's Web site throughout the enterprise". The purpose of E-CRM is to serve the customers in better way, retain valuable customers and enhance analytical capabilities in an organization. It is supported by Hasham that by implementing E-CRM at the company all manual processes are removed: E-CRM (electronic customer

relationship management) is considered as strategic technology centric relationship marketing business framework. According to Forrester Research E-CRM is the consolidation of traditional CRM with e-business market place applications.

The purpose of electronic customer Relationship is to serve the customer in better way retain valuable customer and enhance analytical capabilities in an organization.

In today's hyper competitive scenario, more than three quarters of the money and time spent by companies go towards acquiring and retaining customers. Customer-centricity

has become the buzzword and the ones with clear and relentless focus on customers, enjoy a better competitive position .

According to Dyche (2001) e CRM is a combination of software hardware application and management commitment. Critical and significant point is that E-CRM takes into different form depends upon the objective of the organization Dice (2001) has identified two types like analytical e CRM and operational E-CRM. Analytical CRM is a collection of customers data as a continuous process .The main purpose of this is to identify and understand customer need and to create new business opportunities by giving prior importance to the customer .Operational E-CRM means the diverse way of resembling the customer by web based email phone fax etc.

The main aim of E-CRM system is to improve and provide better customer service develops a relationship and preserve valuable customer.

Technology, people and customer are three vital pillars of success in banking sector in the fast changing economic environment. The ultimate performance of bank depends upon the satisfaction level of the customers. In the competitive banking era they have to strive hard for retaining and maintaining the customer base. The role of information technology is crucial in banking industry. The use of internet banking, mobile banking and other internet based services like ATM E- banking etc. Now most of the commercial banks entered in the technology era and providing different types of electronics products and services

2. INSIGHT FROM RELATED STUDIES:

Rawani and Gupta [1] made an attempt to explore empirically the difference in the role of IS in the banking industry, i.e., between public sector, private sector, and foreign sector banks operating in India.

K.S. Rajashekara [17] talked about impact analysis of IT on banking. The problem of doing proper impact analysis is due to difficulty of measuring output accurately when the quality of service is changing as a result of such factors as convenience, speed, and lower risk. Through IT, banks anticipate reduction in operating costs through such efficiencies as the streamlining back office processing and elimination of error-prone manual input of data.

Vasant Godse [2] talked about role of Information Technology in banking. Banks faced the enormous task of re-orienting their technology infrastructure towards such interactive decision support and information gathering tools, much different from transaction processing and final accounting. The impact of technology could be on relationship with information technology providers, organizational aspects, banker-customer relationship, control and supervisory aspects, new concepts and processes, which help in further gaining competitive advantage.

Donald A. Marchand, William J. Kettinger, John D. Rollins [3], stressed upon the effective usage of information for business performance. It was stressed that IT improved business performance only if combined with competent information management and the right behaviors and values.

Yannis A. Pollalis [36], moved towards the development of such an explanatory and predictive model of IT-based performance by distinguishing three types of organizational systems integration (or coordination) that impact the performance of information-intensive organizations: Technological Integration (i.e. the integration of various IT components such as data, applications telecommunications, and systems); Functional integration (i.e., the coordination of responsibilities and roles across a firm's value-chain activities between corporate and IT planning activities); and Strategic integration (i.e. effective decision-making at all levels, increased productivity and better return on investment).

M.P.Gupta and Sonal Shukla [9] attempted to highlight the learnings from CRM implementation in the banking sector. CRM systems were particularly relevant to retail financial services companies, allowing much of the management of the customer relationship to be automated with the objective of maximizing the profitability of individual customer relationships while minimizing the cost of managing those relationships

Harmeem K C. Soch and H.S.Sandhu [4] emphasized that impact of IT on banking was so radical that it would be a key determinant of success or failure in the industry, a key determinant of whether banks as a recognizable grouping continue to exist, and a key determinant of the differentiation between competitors in financial services. Mere possession of sophisticated IT would not guarantee success in future..

Satish Chandra and Ted J. Strickland[10] focused upon the use of E-CRM having sharper edge over CRM, with the emergence of web-based applications, it is easy to assert that using the Internet for CRM is now a necessary strategy, not a luxury. Organizations that do not accept this argument and adopt E-CRM are doomed.

Chaffey, D.[27] refers to electronic customer relationship management or simpler, CRM that is more web based. The main differences between the CRM and E-CRM are that in CRM customer contact is initiated through traditional means of telephone, retail store or fax. Whereas in E-CRM in addition to telephone customer contact can initiate through the internet, email, wireless, mobile and latest technologies. Here in the E-CRM the beauty of running everything off the system is that we can look at the information any time whether we are near to the place and can also access to the information needed whenever we required. Coming to CRM direct implementation took more time and management is costly as the systems are located in different locations whereas when it comes to E-CRM it is very fast with less operation cost become system implementation and expansion can be managed in one location and one server.

Annette Reichold, Lutz Kolbe, Walter Brenner[5], analyze CRM is management philosophy that focus upon the nurturing of customer relationship emerged as a response to decreasing customer loyalty and increasing competition implementing CRM is expensive as it demand high investment in organizational change activity and information technology.

Iftexhar Hussain & Mazhar Hussain[6] in their study explores and analyze the strategies implementation of CRM in selected Bank of Pakistan as well as provide a greater understanding of what constitutes good CRM practices

Md. Ali Sarlak and Rasool Samvi[9] Published in(2009) stated as per research result there was a positive relationship between customer relationship and customer satisfaction in Agricultural Bank.

S.Raghunath&Joseph Shield{39} in the book "CRM in emerging concept tools and application highlighted the on set of E-Commerce has led to the traditional insurance firm resorting to on line transaction it propose the road map for on line insurance can be smoothen by the introduction of E-CRM in the on line insurance business by making the present agent and middle man as net work partners for information gathering transfer servicing and processing.

M.Dadani R Shanker and P chopra[40] focus upon implementing CRM its application not facilitates the coordination of multiple business function but also coordinate multiple channel of communication with customer such as face to face 'call centre and through web.

Kapil Chaturvedi&Anil Bhatia[12] express their view point E-CRM provide companies with a mean to conduct interactive personalize and relevant communication with customer across both electronic and traditional channel.(page 118;book title CRM emerging concept tools and application by Jagdish N.Seth)

George Smith Alexander, Arti Sharma & Tamal Bandhopadhyay[13] (2003) emphasized that technology is minimum requirement for business in banking. It allows banks to service a lot more customer with the same amount of infrastructure technology & alternative channel had lowered the cost of developing the services to the creamy layer of the masses The private & foreign banks HDFC, ICICI, (HSBC, and ABN Amro) have made technology the basic driver of banking growth and business. So public sector bank need to adopt the same for competitive advantage.

T. Uma Meheshwara Rao and L. Hymavati [7](2005) has focus upon the importance of Internet usage for banking especially in Indian context. The financial Institutes and public sector banks like OBC (Oriental Bank of Commerce), Union Bank, SBI, transforming themselves and conduct their business electronically. This transaction from normal banking to electronic banking enable customer to transact

online. Normal banking activities still persist in developing country like India, where as the penetration level of internet banking is low.

Ashish Sen (38) discusses the important of IT in banking sector. According to him most of the foreign bank and newly established private sector banks opening in India fairly advanced in the use of technology.

R.K Mittal and Rajeev Kumar[14] stated HDFC bank for the first time in India made e-shopping experience secure online and real time with the launch of its payment gateway. This will allow any visa/master credit card holder any where in the world to make payment for global service over internet. HDFC also offer direct debit option where by customer can pay for the goods and services by secure password enable transfer of funds.

Shahedul Qadar [15] focal upon new HSBC group CRM proposal will bring benefit over existing HSBC CRM implementation.

G.S. Popli & D.N. Rao [16]from (OBC) available at SSRN <http://ssrn.com> stated it is found that private sector bank have been able to implement CRM practices more effectively as compared to public sector counter parts. It was observed both public & private sector bank scored the least on responsiveness and empathy factor. Public sector bank fared better in terms of reliability and assurance and private sector bank better in tangibility, reliability and assurance.

R.K Mittal & Rajeev Kumar[43] stated Customers are not ready to accept any delay in service today and are in need of information for instant decision.

Managing customer relationship is the future of business customer delight result in long term profitability and loyalty among customers

3. RESEARCH METHODOLOGY

The sample selection is based on convenience and purposive sample by considering the activities of the banks and respective customers with latest e-CRM practices and the availability of interviewees willing to answer the questions. Introduction e-mail was sent to a few commercial banks who are working in Delhi for the purpose of the study. Their customer support office referred to the concerned persons involved in e-CRM practice. Four commercial banks are ready for this study. Two private and two public sector banks were considered they are Union Bank of India, Oriental Bank of Commerce, HSBC and HDFC bank. Cases are chosen by considering these organizations because of involvement in B2C activity and it will help to deeply understand the practice of e-CRM. Utmost importance was done for the selection of the respondents based on our description and purpose of our study. These respondents are well qualified for the customer relationship matters. Besides that customer segments were considered and the size of the sample was 250 from all the four banks. The area is New Delhi.

4. CHALLENGES AND RESEARCH GAPS

A customer chooses the type of interaction;[42] Bank do not demand the customer to fit into banks IT framework. For customer satisfaction, it is on his disposal to choose any method of interaction whichever he likes. This does not confirm that a firm should provide every method of interaction to the customers because during business process analysis firms identify the contact points to support the customers and IT facilitates this interaction sales force is reluctant to use the system because management does not explain the full benefits of the tool and use inexperienced consultants. Based on these observations there is need for organizations to focus on users and consider their needs by considering the overall strategy for implementing E-CRM to become successful. Data integration from multiple sources like online and offline is a critical issue in successful and valuable E-CRM and it becomes a challenge for progressive companies initially.

For selection of E-CRM these combinations of factors need to be managed properly. Before selection of the solution, organizations consider the functional attributes and application cost. There are other factors as well including forward and backward architecture compatibility, configurability, implementation time and cultural alignment .The technology side of E-CRM represents many seams,

which must be joined tightly because there is no single software to fill this gap. Companies need a variety of software, hardware applications to implement it successfully. In adopting E-CRM technology, there are challenges of data integration and IT architecture. Companies are not considering the Web as a single channel and it is not isolated from other channels. For successful implementation of this system companies need to set up traditional back and front office adjustments.

Challenges which organizations face in selecting and implementing E-CRM applications can be overcome by training, awareness, detailed planning, resource management and competences development. For smart, speedy and efficient implementation of E-CRM solution it needs skills and competencies, which are multi-dimensional (technical, operational, cultural, and organizational) and require team-oriented approach. The technical and management skill development is basic for successful implementation of E-CRM solutions.

There should be complete overview of business model, system architecture and integration of IT and business strategy. There is suggestion that E-CRM has the capabilities to alter the business processes and there is need to examine the need to understand the interdisciplinary impact of technology innovations on the marketing E-CRM implementation is more than system automation. The high cost of E-CRM implementation is a major deterrent for most of the banks.

CRM implementation is costly & time; consuming stated by most of the previous researchers in above discussion in online banking face to face interaction between bank and customer is not seen. This creates a huge service gap for bank.

The CRM is an essential and vital function of customer oriented marketing. The aim of E-CRM is to improve customer service, develop a relationship and retain valuable customers. The E-CRM is the advancement of traditional CRM and it more web-based. Without CRM, E-CRM has no meaning. Banking has been a pioneer in adopting E-CRM, but not so much empirical data is available on the effectiveness that it creates both of the bank and customer and that is why it addresses the topic in our study. As customer is centric to all business and important that is why companies are customer oriented and it is an art of company providing his expectation both benefit to customer and bank area taken into consideration for the study

E-CRM is still infancy, there is no much work done in this field, there is more research gap, but in our research paper we try to fill this gap by knowing the effectiveness of E-CRM in commercial bank with respect to use, implementation and application prospects.

As we have gone through so many research papers during review we came to know that previous researches focuses only to private sector bank or foreign banks, public sector banks are a neglected wing by them. In our research paper the leading public sector bank and private bank including one foreign bank is considered which may provide a holistic approach to E-CRM. Most of research study does not consider the view point of customer and their satisfaction level although E-CRM is a customer centric approach. Model and frame work were developed but they were organization centric approaches.

We try to high light those key factors which must consider in implementing CRM. In our research paper customer of banks are the main centre of attraction who expresses their view point about the E-CRM and its practices. We focus to know the impact and implementation of E-CRM on consumer and marketing process. A few research studies emphasize upon impact of online banking only and offline banking is continuously neglected by them. Undoubtly online banking has a great future and number of consumer in online banking growing rapidly. With the advancement of technology it provides an opportunity to bank to have customer feedback from touch point. The internet channel is not replacing the traditional channel fully, but it one popular channel which is helping in CRM activities click and brick both are important for the organization. In our research study we try our best to show the interdependence of E-CRM over CRM.

Now the situation is changing fast as the on line banking channel has proven to be safe to use and uses rich data banks of customer information to manage the relationship with customer.

E-CRM supports the multi channel touch point and there should be consistency in customer experience. E-CRM creates multiple channel strategy for successful CRM strategy in organization with

the advancement of technology it provides opportunity to companies to have customer feedback from touch points. The technology make it possible for agents managers, partners and others user to maintain a single view of the customer and gain organization information immediately. For social interaction people would like to visit their traditional brick and mortar branches. The internet channel is not replacing the other channel It is one channel which help in advancing CRM. In online banking face to face interaction between bank and customer is not seen. This creates a huge service gap for bank.

In previous research, the most of the work done on analytical E-CRM only. We try to focus on analytical as well as operation E-CRM both for these entire banks which is taken into consideration in our study.

In earlier research paper data reveals that private sector bank having a sharper edge on E-CRM application but now a day's public sector banks are in fray and taking initiative for E-CRM. In case of union bank of India as well as oriental bank of commerce.

Previous research shows that penetration level of internet banking is low in developing country like India but now the era has totally changed most of the customer are inclined towards internet banking.

We try our best to show five important elements are important for complete implementation of E- CRM these are customer strategy people process and technology in context of banks such as HSBC, HDFC'OBC and Union bank of India which is taken into consideration.

On the ground of above it is assessed that there is enough information gap in the existing research which is related to the effectiveness of E-CRM in commercial banking sector particularly the application an implementation and its benefits bank and its customer. This fact shows that no many empirical studies have done in this connection. Thus the objective of this study is to contribute and try to fill the gap by exploring the utility of E-CRM in commercial banking sector.

5. CONCLUSIONS

In an e-world where, business is done at the speed of thought, the real challenge for the future lies in anticipating the demands of the new age and providing sustainable solutions. E-CRM strategy must cover all the market segments such as retail customers, Indian corporate sector, trade and agricultural sector for their banking requirements. The banks must adopt e-CRM 'Customer centric' focus approach, as it is believed that products should be devised for the customers and not the other way around. Banks must build their brand image in assuring customers about the safety of their money and security of transaction on the Net. Moreover, e-CRM based alone on Internet will seems to be a wrong strategy for banks in India. For high end products,

Customer cannot only rely on e-banking. For social interactions, people would like to visit their traditional brick and mortar branches. At the same time history has shown that no channel has completely replaced another channel and Internet is just one such channel which helps in CRM. Click and brick seems to be the right model which ultimately will succeed in India. Banks in India are on the learning curve of e-CRM and are trying to meet the latent needs of the customers. The success of e-CRM will depend upon the development of robust & flexible infrastructure, e-commerce capabilities, and reduction of costs through higher productivity, lower complexity and automation of administrative functions.

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